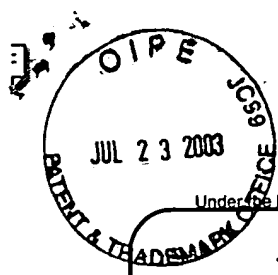


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PTO/SB/21 (03-03)
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/818,708	RECEIVED JUL 25 2003 Technology Center 2100
	Filing Date	March 27, 2001	
	First Named Inventor	Richard Adelson	
	Art Unit	2171	
	Examiner Name	Cindy Nguyen	
Total Number of Pages in This Submission	18	Attorney Docket Number	Hartford-Adelson-1

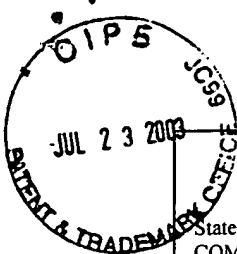
ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Carl A. Giordano Duane Morris LLP
Signature	<i>[Signature]</i> 41780
Date	July 21, 2003

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Serial No. 09/818,708
July 2003

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application	:	Group Art Unit: 2171
Adelson	:	
Serial Number: 09/818,708	:	Examiner: Nguyen, Cindy
	:	
Filed: March 27, 2001	:	Attn. Docket No.: Hartford-Adelson-1
	:	
Title: Method and System for an	:	Date: July 21, 2003
On-Line-Like Account Processing	:	
and Management	:	

Commissioner for Patents
MS Non FEE
P.O.Box 1450
Arlington, Va. 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Office Action mailed April 21, 2003, having a shortened statutory date of response set to expire on **July 21, 2003**, kindly enter the following timely filed response.

In accordance with the proposed rules regarding amendment practice to be adopted July 31, 2003, wherein the provisions of 37 CFR 1.121(a), (b), (c) and (d) are waived for amendments to the claims, specification and drawings, applicant submits amendments to the specification starting on page 2, amendments to the claims starting on page 3, amendments to the abstract starting on page 8 and remarks made in response to the examiner's rejection of the claims starting on page 9.

Applicant respectfully requests entry of this response.